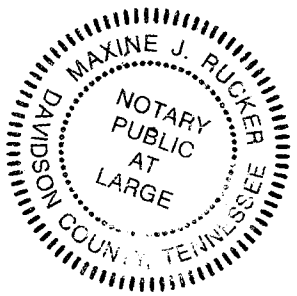
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF ~~Wilson~~ DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $86,000.00

Jennifer C Love
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th day of March, 2012.

Notary Public

MY COMMISSION EXPIRES: MAR 08 2016
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Sidwell, Barrett & Welch, P.C.
Stewart Title Company Tennessee Division, 13026 Lebanon Road, Ste 100, Mt Juliet, TN 37122

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
Joshua D. Love	Pinnacle National Bank	060-02-0-19.00
(NAME)	(NAME)	
3111 Brick Church Pike	150 3rd Ave. South, Suite 900	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37207	Nashville, TN 37201	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, we, **John Reding and wife, Rochelle Reding**, hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto **Joshua D. Love, unmarried**, hereinafter called the GRANTEE(S), their heirs and/or assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being all of Lot No. 42, on the Plan of Section One, Parkwood Estates, as shown by plat appearing of record in Plat Book 2900, Page 120, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to John Reding and wife, Rochelle Reding by Special Warranty Deed dated October 31, 2011, from Federal National Mortgage Association and filed for record on November 3, 2011, in Instrument No. 20111103-0085727, Register's Office for Davidson County, Tennessee.

Real Property Taxes for the year 2012, and subsequent years, a lien not yet due and payable.
Subject to all matters as set forth on the plat of record in Plat Book 2900, Page 120, Register's Office of said County.
Restrictive Covenants of record in Book 3136, Page 52 and Amended in Book 3253, Page 591 and in Instrument No. 20111103-0085727, Register's Office of said County.

SEE ATTACHED EXHIBIT A

Davidson County DEEDWARR
Recvd: 03/28/12 11:33 3 pgs
Fees:18.00 Taxes:318.20
20120328-0026406

This conveyance is further subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

This is improved ☑ property, known as 3111 Brick Church Pike, Nashville, TN 37207
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), their heirs and/or assigns forever; and we do covenant with the said GRANTEE(S) that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), their heirs and/or assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this 27th day of March, 2012.

John Reding by Rochelle Reding, his attorney in fact
John Reding

Rochelle Reding
Rochelle Reding

State of Tennessee
County of Wilson

On this 27th day of March, 2012, before me, the undersigned Notary Public in and for the County and State aforesaid, personally appeared Rochelle Reding, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she is the attorney-in-fact of John Reding, and is authorized by him/her, and does hereby acknowledge the execution of this instrument on his/her behalf, by virtue of an instrument of record in Instrument No. 20120328-0026405, Register's Office of Davidson County, Tennessee.

Witness my hand and official seal this 27th Day of March, 2012.

Tracey Trumphour
Notary Public
My Commission Expires: 9.2.2013

TRACEY TRUMPHOUR
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILSON

State of Tennessee
County of Wilson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Rochelle Reding, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledge that she executed the within instrument for the purposes therein contained.

Witness my hand and Official seal this 27th day of March, 2012.

Tracey Trumphour
Notary Public
My Commission Expires: 9.2.2013

TRACEY TRUMPHOUR
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILSON

RETURN TO:
Stewart Title Company Tennessee Division
13026 Lebanon Road, Ste 100
Mt Juliet, TN 37122

EXHIBIT A

FEDERAL HOME LOAN BANK OF CINCINNATI

2012 Welcome Home Retention Language

The language below should be inserted into the Warranty Deed or as a Restrictive Covenant to the Warranty Deed. If it is attached to the Warranty Deed as an addendum or attachment, the Warranty Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenant, the document must reference the Warranty Deed.

Borrower(s), their successors, heirs and assigns for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program, must maintain ownership in this property for a period of five (5) years (Retention Period) from the date of the recording of this deed.

(i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given notice of any sale, refinancing, foreclosure, conveyance by deed in lieu of foreclosure, or change in ownership of the unit occurring prior to the end of the Retention Period.

(ii) In the case of a sale or refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the AHP Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the seller owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the sale or refinancing of the unit; unless:

(A) The unit was assisted with a permanent mortgage loan funded by an AHP advance;

(B) The purchaser is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations for the AHP (in which case the retention period ends with the conveyance to such purchaser); or

(C) Following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), and (iii) contained herein.

(iii) The obligation to repay Subsidy to the Bank shall terminate after any foreclosure or conveyance by deed in lieu of foreclosure or any assignment of the first mortgage to the Secretary of HUD.

Certificate of Authenticity

I, Jennifer C. Cole do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of TENNESSEE
County of DAVIDSON

Personally appeared before me, Maxine J. Rucker, a notary public for this county and state, Jennifer C. Cole who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

Notary's Seal (If on paper)

NOTARY PUBLIC AT LARGE
MAXINE J. RUCKER
DAVIDSON COUNTY, TENNESSEE

My Commission Expires: MAR 0 8 2016

Revised 1/12/12